

Information to identify the case:

Debtor 1	<u>Keisha Nicole Tomlinson</u>	Social Security number or ITIN	xxx-xx-8353
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 18-13478-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Keisha Nicole Tomlinson

6/1/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Keisha Nicole Tomlinson
 Debtor

Case No. 18-13478-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Jun 01, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2018.

db +Keisha Nicole Tomlinson, 841 Fordham Place, Glassboro, NJ 08028-3012
 517347014 #+Antech Diagnostics, 17672B Cowan Avenue, Irvine, CA 92614-6845
 517347016 +Bank of America, 2745 South Delsea Drive, Vineland, NJ 08360-7079
 517347018 +Cornerstone/AES, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 517347019 +Deptford Commons LLC, 48 E. Old Country Road, Mineola, NY 11501-4639
 517347021 +Estate of Sandra J. Fargher, c/o Susan Crane, 112 Hipkins Road, West Grove, PA 19390-9502
 517347022 +Keisha N. Tomlinson LLC, 841 Fordham Place, Glassboro, NJ 08028-3012
 517347023 +Lavin O'Neil Cedrone & DiSipio, 190 North Independence Mall West, Suite 500, Philadelphia, PA 19106-1557
 517347024 +New Hope Wellness Center LLC, 1800 Clements Brodge Road, Deptford, NJ 08096-2021
 517347025 +Robert Saldutti, 800 N. Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
 517347028 +West Deptford Animal Hospital LLC, 841 Fordham Place, Glassboro, NJ 08028-3012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Jun 02 2018 03:49:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 02 2018 00:26:41 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jun 02 2018 00:26:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +EDI: BANKAMER2.COM Jun 02 2018 03:48:00 Bank of America, N.A., c/o Saldutti Law Group, 800 N. Kings Highway, Suite 300, Cherry Hill, NJ 08034-1511
 517347013 +EDI: AMEREXPR.COM Jun 02 2018 03:48:00 Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
 517347015 EDI: BANKAMER.COM Jun 02 2018 03:48:00 Bank Of America, Po Box 982238, El Paso, TX 79998
 517347017 EDI: CITICORP.COM Jun 02 2018 03:48:00 Citicorp, P.O. Box 20507, Kansas City, MO 64195
 517347020 +EDI: DISCOVER.COM Jun 02 2018 03:48:00 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
 517347026 +E-mail/Text: jennifer.chacon@spservicing.com Jun 02 2018 00:28:03 Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
 517437801 EDI: BECKLEE.COM Jun 02 2018 03:48:00 State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517347027 +EDI: STFM.COM Jun 02 2018 03:49:00 State Farm Financial S, 1 State Farm Plaza, Bloomington, IL 61710-0001

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2018 at the address(es) listed below:

Edward L. Paul on behalf of Debtor Keisha Nicole Tomlinson elp@paulandkatzlaw.com,
 jen@paulandkatzlaw.com; vbuckley@paulandkatzlaw.com; r39949@notify.bestcase.com
 Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com
 Rebecca Ann Solarz on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2
 rsolarz@kmlawgroup.com
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 22

Date Rcvd: Jun 01, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

William F. Saldutti, III on behalf of Creditor Bank of America, N.A. wsaldutti@slgcollect.com,
kcollins@slgcollect.com

TOTAL: 5